

NOTICE TO DEBTORS OF RIGHT TO RESCIND

THIS REAFFIRMATION AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO YOUR DISCHARGE OR WITHIN SIXTY (60) DAYS AFTER THIS REAFFIRMATION AGREEMENT IS FILED WITH THE COURT, WHICHEVER OCCURS LATER, BY GIVING NOTICE OF RESCISSION TO: CENTEX HOME EQUITY CORPORATION. PLEASE PROVIDE WRITTEN NOTICE OF SUCH RESCISSION TO: Centex Home Equity Corporation, c/o Bankruptcy Department, P.O. Box 19911, Dallas, TX 75219.

I understand I am not legally obligated to enter into this Agreement and that by doing so I am giving up the defense of our discharge in bankruptcy as to this obligation.

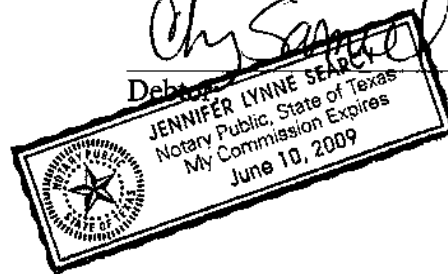
NOTICE: Do not sign before reading. I am entitled to a copy of this agreement.

DATED: 11-21-06

Debtors:

Debtors

STATE OF Texas)
)SS
COUNTY OF Dallas)



Subscribed and sworn to before me by the debtors named above, on this 25th day of November, 2005

~~Notary Public~~

My Commission expires 6/18/02

ACCEPTANCE OF REAFFIRMATION AGREEMENT

DATE: 12-29-05

Centex Home Equity Corporation

By: [Signature]

IN THE UNITED STATES BANKRUPTCY COURT FOR
THE NORTHERN DISTRICT OF TEXAS

IN RE: RYAN & CHRISTY SAMUEL CASE NO.: 05-86305
Debtor(S)

AFFIDAVIT OF DEBTORS COUNSEL

I, Richard Anderson, after being duly sworn, depose and say:

1. I am the attorney for the Debtor(s) in the captioned bankruptcy and represented said debtor (s) in negotiating the attached Reaffirmation Agreement with Centex Home Equity Corporation.
2. This Reaffirmation Agreement dated 11/21, 2005, represents a fully informed and voluntary agreement by the Debtor(s).
3. Prior to execution of the Agreement, I have fully examined the Debtor(s) financial situation and have determined and Debtor(s) acknowledge that it does not pose an undue hardship on the Debtor(s) or a dependant of the Debtor(s).
4. Debtor(s) understand the legal significance of this Agreement and I have fully advised the Debtor(s) of the legal affect and consequences of this Reaffirmation Agreement and any default under such Agreement.

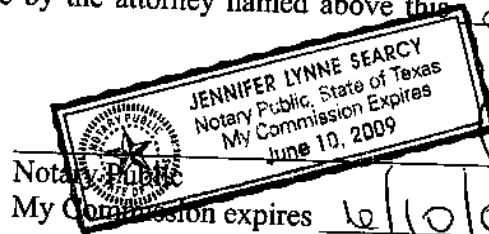
Further, deponent saith not.

STATE OF Texas

) SS:

COUNTY OF Dallas

Subscribed and sworn to before me by the attorney named above this 24 day of November, 2005



(SEAL)